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Bennett et al.

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(54) **SYSTEM AND METHOD FOR FACILITATING A PURCHASE TRANSACTION VIA A MERCHANT'S FOREIGN WEBSITE**

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(60) Provisional application No. 62/301,387, filed on Feb. 29, 2016.

(51) **Int. Cl.**

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G06Q 20/34	(2012.01)
G06Q 20/38	(2012.01)
G06Q 20/40	(2012.01)

(52) **U.S. Cl.**

CPC ***G06Q 20/34*** (2013.01); ***G06Q 20/381*** (2013.01); ***G06Q 20/40*** (2013.01)

(58) **Field of Classification Search**

CPC G06Q 40/00
USPC 705/44
See application file for complete search history.

(56) **References Cited**

U.S. PATENT DOCUMENTS

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* cited by examiner

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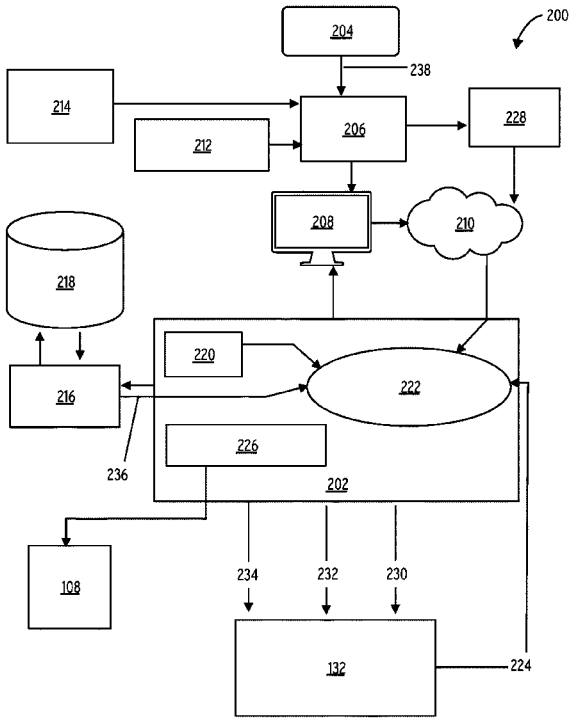
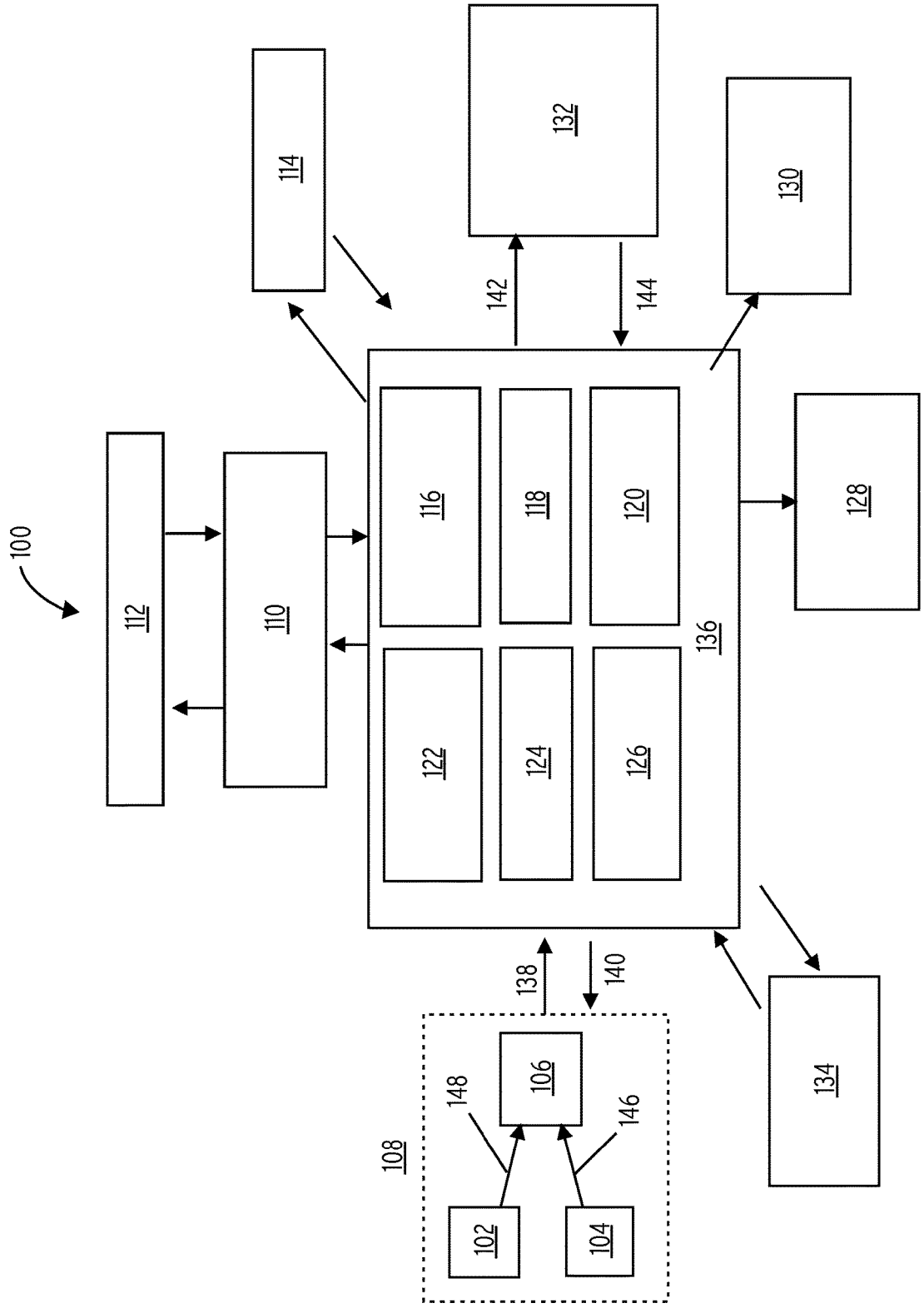
(57) **ABSTRACT**

A computer implemented system and method for facilitating a consumer's purchase transaction via a merchant's foreign website utilizes a stored value card transformation computer to convert a stored value card to a different denomination for utilization in another country. An exchange computer retrieves a value rate to calculate the currency different and a time-limited quote is generated which may be transformed into active stored credit in the selected denomination.

26 Claims, 10 Drawing Sheets

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112
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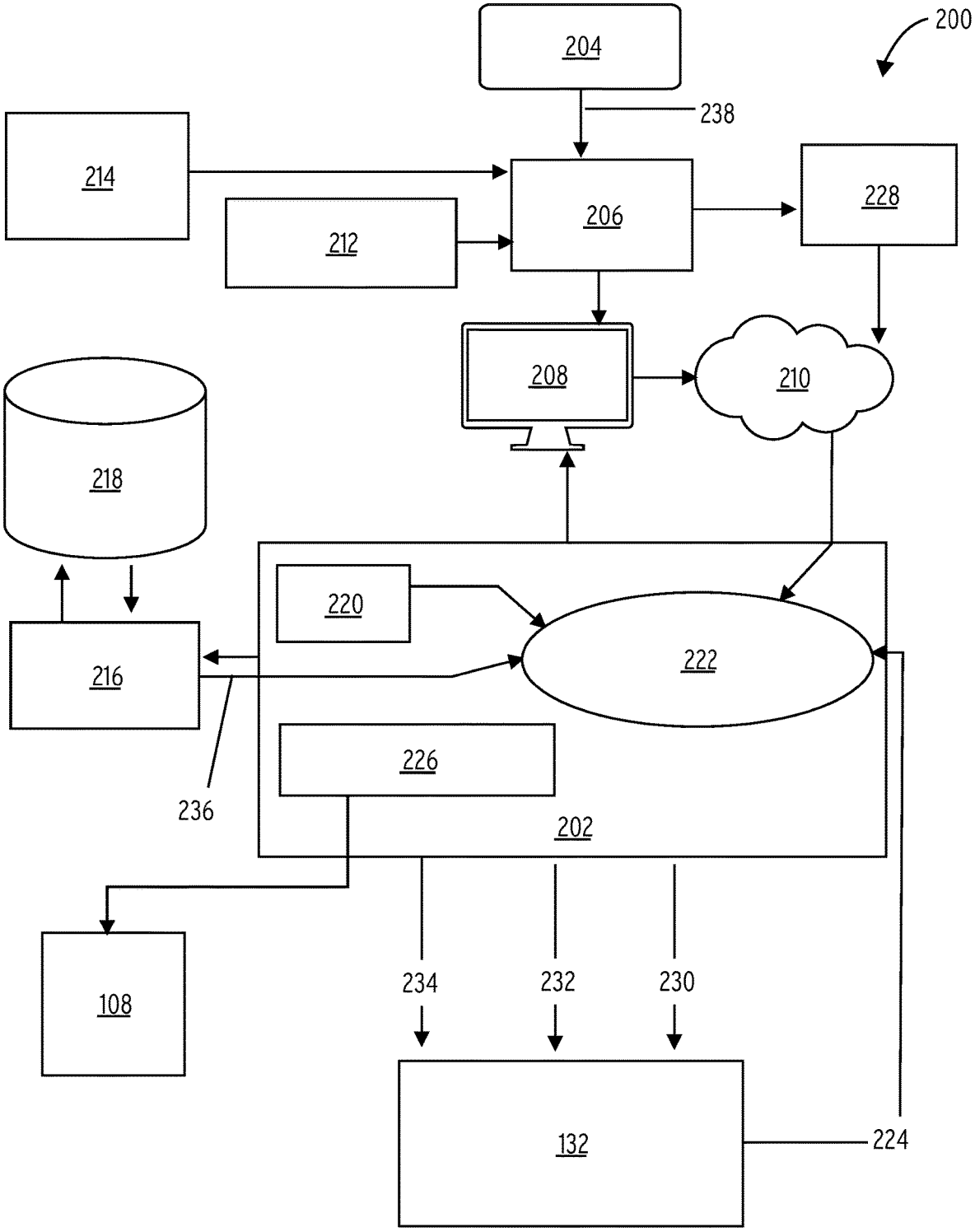
106
108

FIG. 1


200
204
238
214
212
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228
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222
216
226
236
202
108
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232
230
132
224

FIG. 2

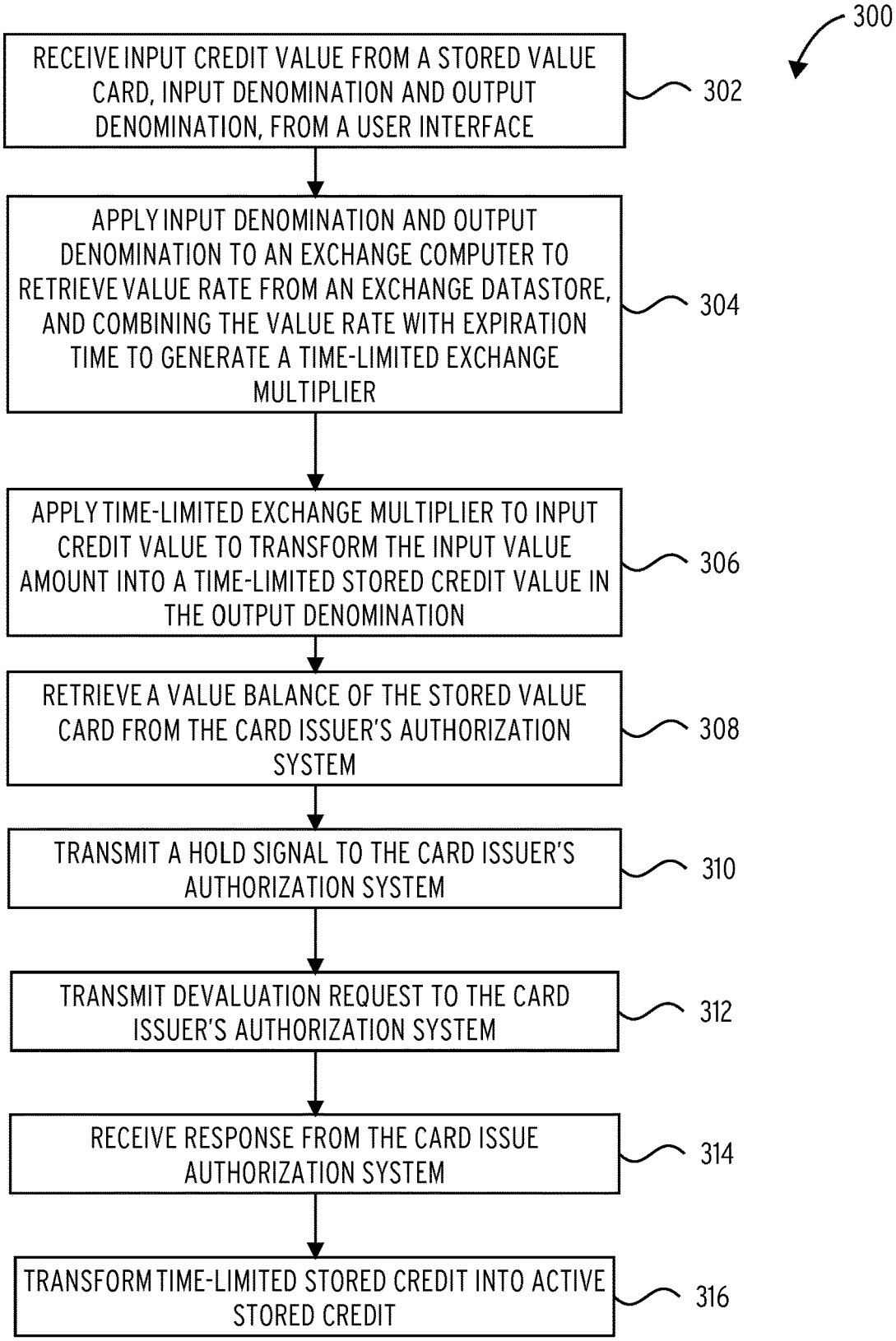
300
RECEIVE INPUT CREDIT VALUE FROM A STORED VALUE CARD, INPUT DENOMINATION AND OUTPUT DENOMINATION, FROM A USER INTERFACE
302
APPLY INPUT DENOMINATION AND OUTPUT DENOMINATION TO AN EXCHANGE COMPUTER TO RETRIEVE VALUE RATE FROM AN EXCHANGE DATASTORE, AND COMBINING THE VALUE RATE WITH EXPIRATION TIME TO GENERATE A TIME-LIMITED EXCHANGE MULTIPLIER
304
APPLY TIME-LIMITED EXCHANGE MULTIPLIER TO INPUT CREDIT VALUE TO TRANSFORM THE INPUT VALUE AMOUNT INTO A TIME-LIMITED STORED CREDIT VALUE IN THE OUTPUT DENOMINATION
306
RETRIEVE A VALUE BALANCE OF THE STORED VALUE CARD FROM THE CARD ISSUER'S AUTHORIZATION SYSTEM
308
TRANSMIT A HOLD SIGNAL TO THE CARD ISSUER'S AUTHORIZATION SYSTEM
310
TRANSMIT DEVALUATION REQUEST TO THE CARD ISSUER'S AUTHORIZATION SYSTEM
312
RECEIVE RESPONSE FROM THE CARD ISSUE AUTHORIZATION SYSTEM
314
TRANSFORM TIME-LIMITED STORED CREDIT INTO ACTIVE STORED CREDIT
316

FIG. 3

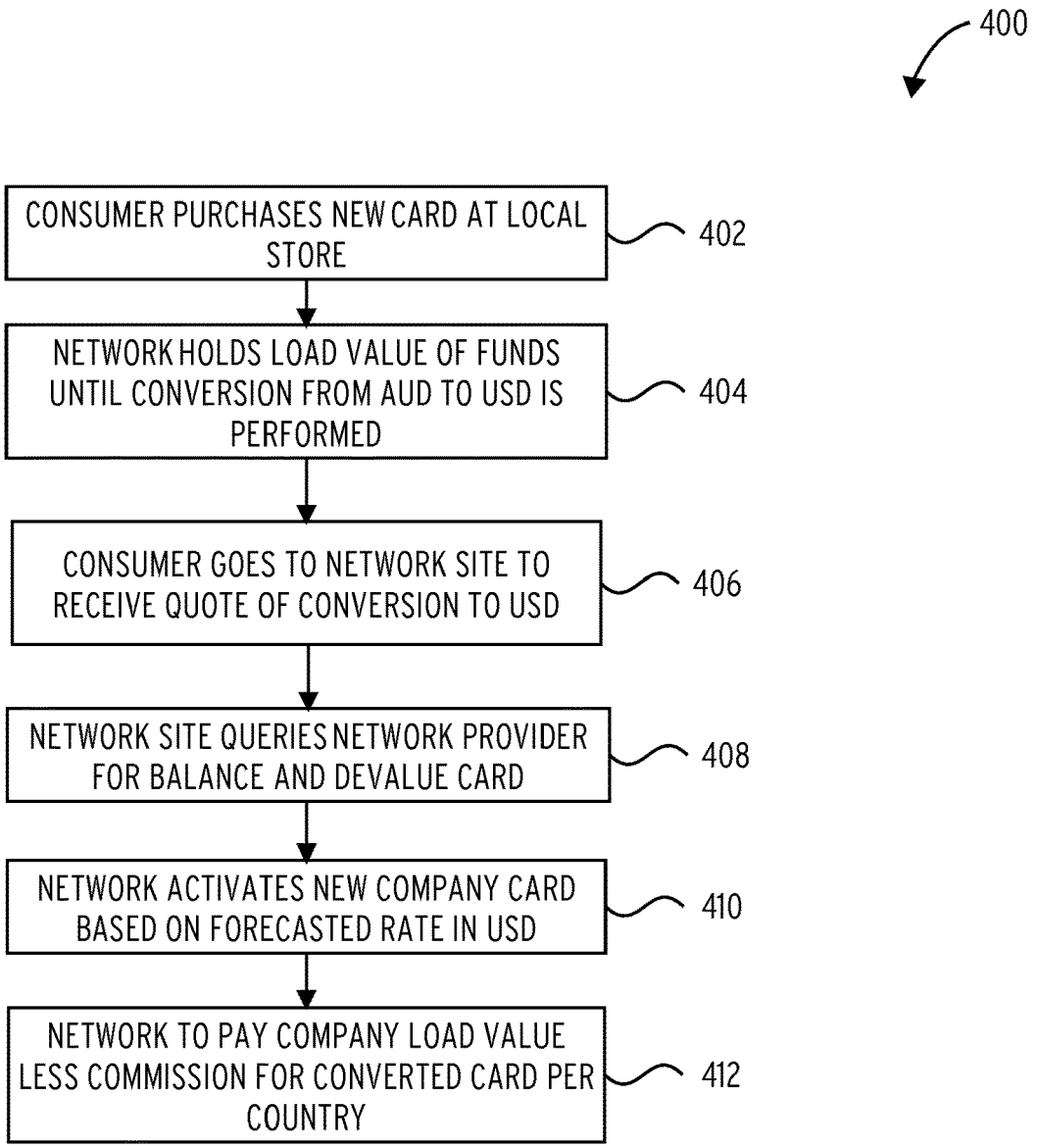
400
CONSUMER PURCHASES NEW CARD AT LOCAL STORE
402
NETWORK HOLDS LOAD VALUE OF FUNDS UNTIL CONVERSION FROM AUD TO USD IS PERFORMED
404
CONSUMER GOES TO NETWORK SITE TO RECEIVE QUOTE OF CONVERSION TO USD
406
NETWORK SITE QUERIES NETWORK PROVIDER FOR BALANCE AND DEVALUE CARD
408
NETWORK ACTIVATES NEW COMPANY CARD BASED ON FORECASTED RATE IN USD
410
NETWORK TO PAY COMPANY LOAD VALUE LESS COMMISSION FOR CONVERTED CARD PER COUNTRY
412

FIG. 4

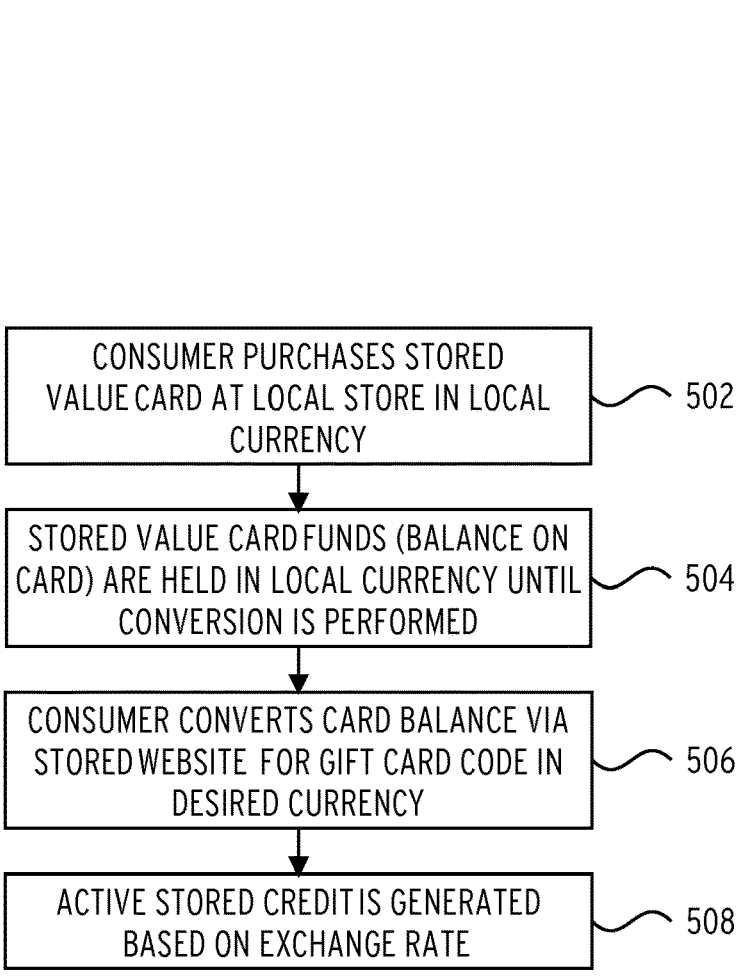
500
CONSUMER PURCHASES STORED VALUE CARD AT LOCAL STORE IN LOCAL CURRENCY
502
STORED VALUE CARD FUNDS (BALANCE ON CARD) ARE HELD IN LOCAL CURRENCY UNTIL CONVERSION IS PERFORMED
504
CONSUMER CONVERTS CARD BALANCE VIA STORED WEBSITE FOR GIFT CARD CODE IN DESIRED CURRENCY
506
ACTIVE STORED CREDIT IS GENERATED BASED ON EXCHANGE RATE
508

FIG. 5

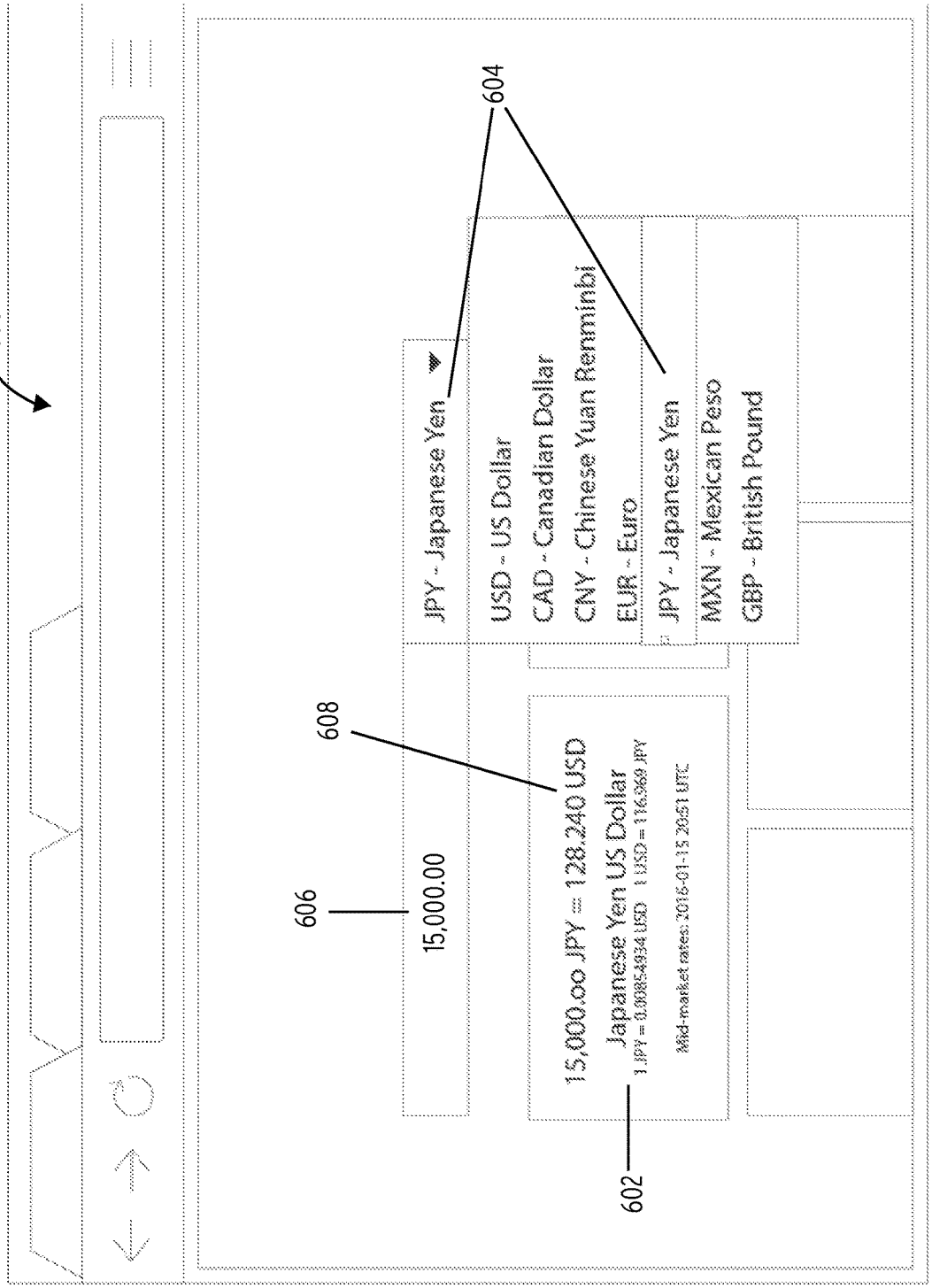
600
604
JPY - Japanese Yen
USD - US Dollar
CAD - Canadian Dollar
CNY - Chinese Yuan Renminbi
EUR - Euro
JPY - Japanese Yen
MXN - Mexican Peso
GBP - British Pound
608
606
15,000.00
15,000.00 JPY = 128.240 USD
Japanese Yen US Dollar
1 JPY = 0.0085-4934 USD 1 USD = 116.969 JPY
Mid-market rates: 2016-01-15 20:51 UTC
602

FIG. 6

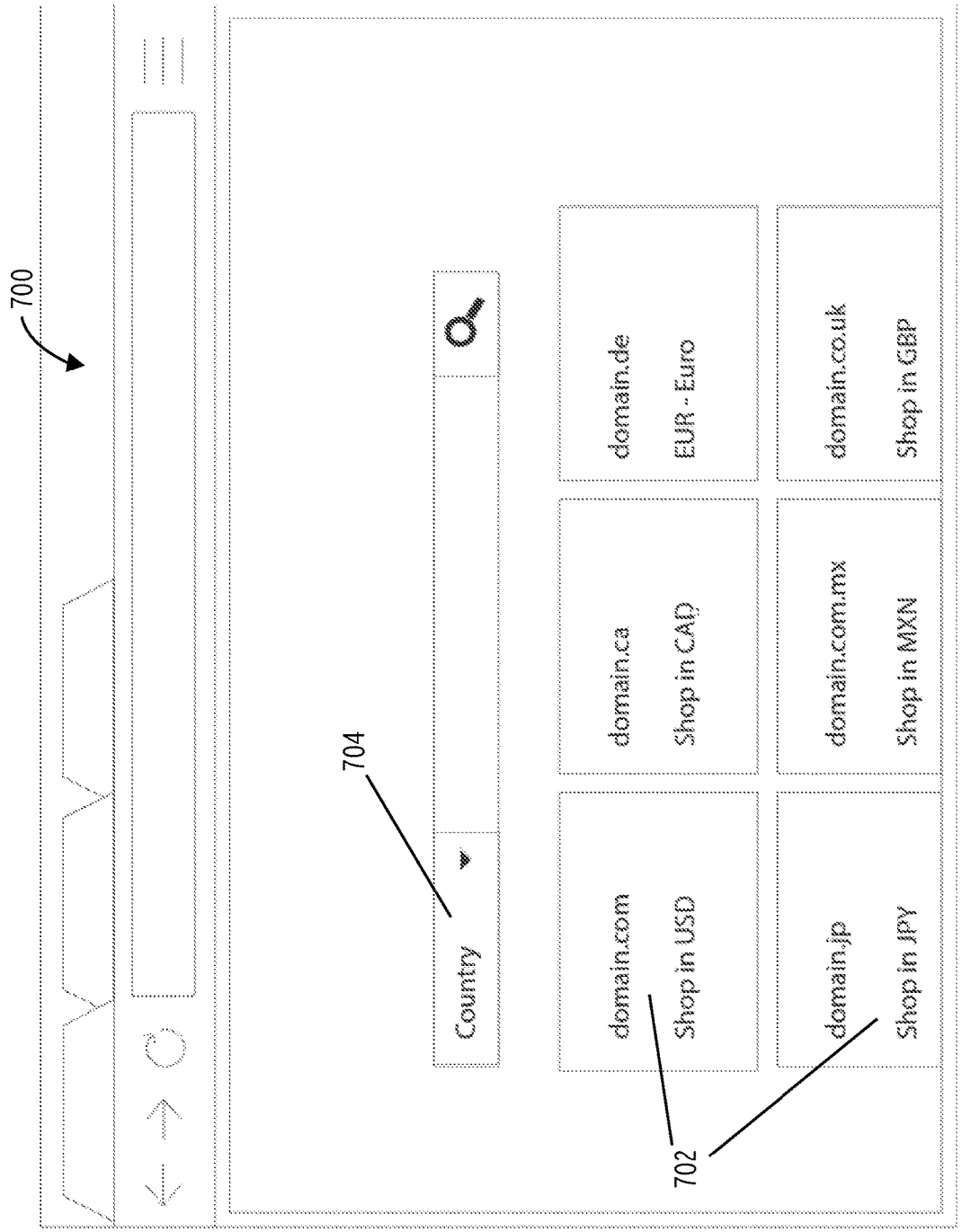
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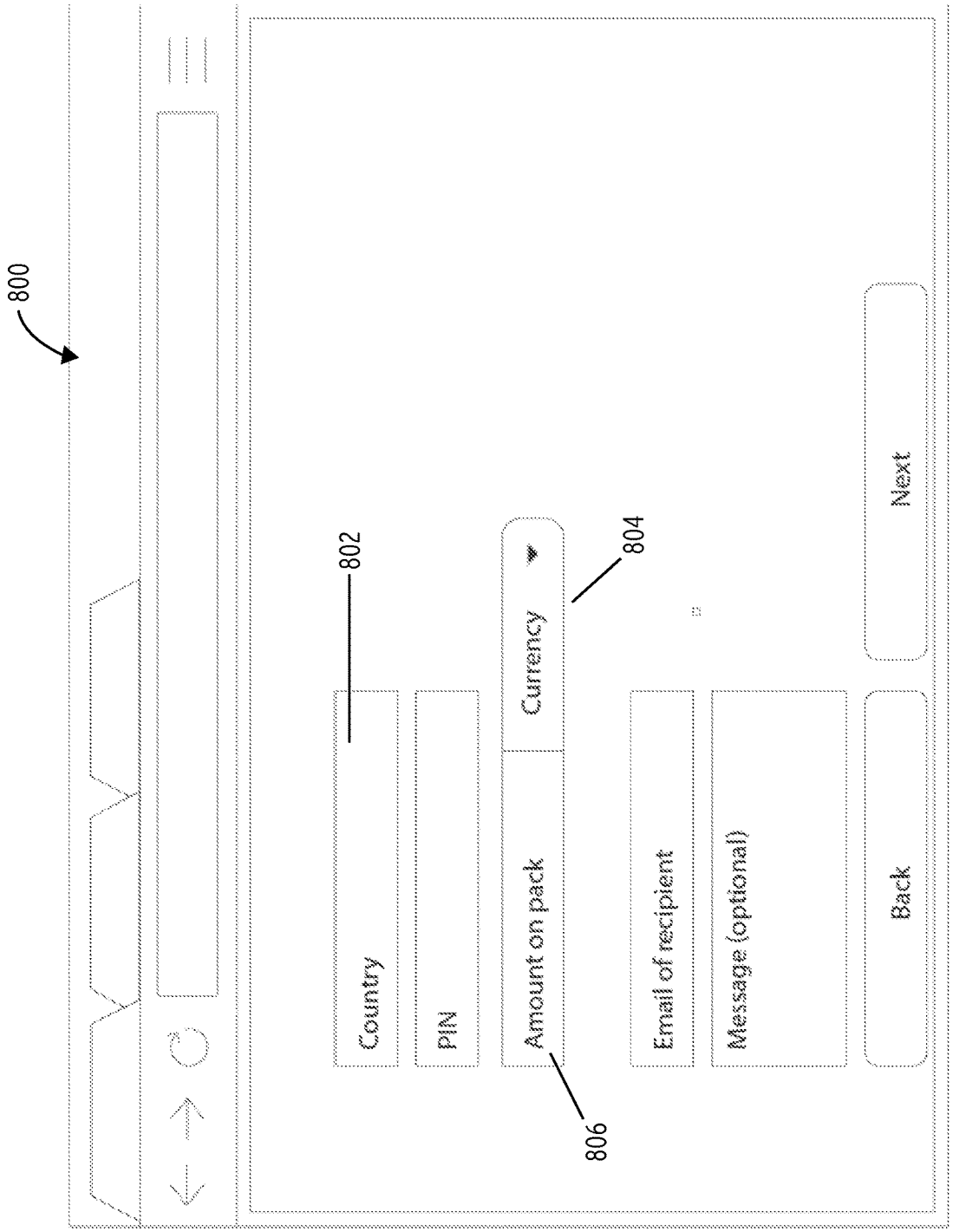
FIG. 7


800
802
804
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Country
PIN
Amount on pack
Currency
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Message (optional)
Back
Next

FIG. 8

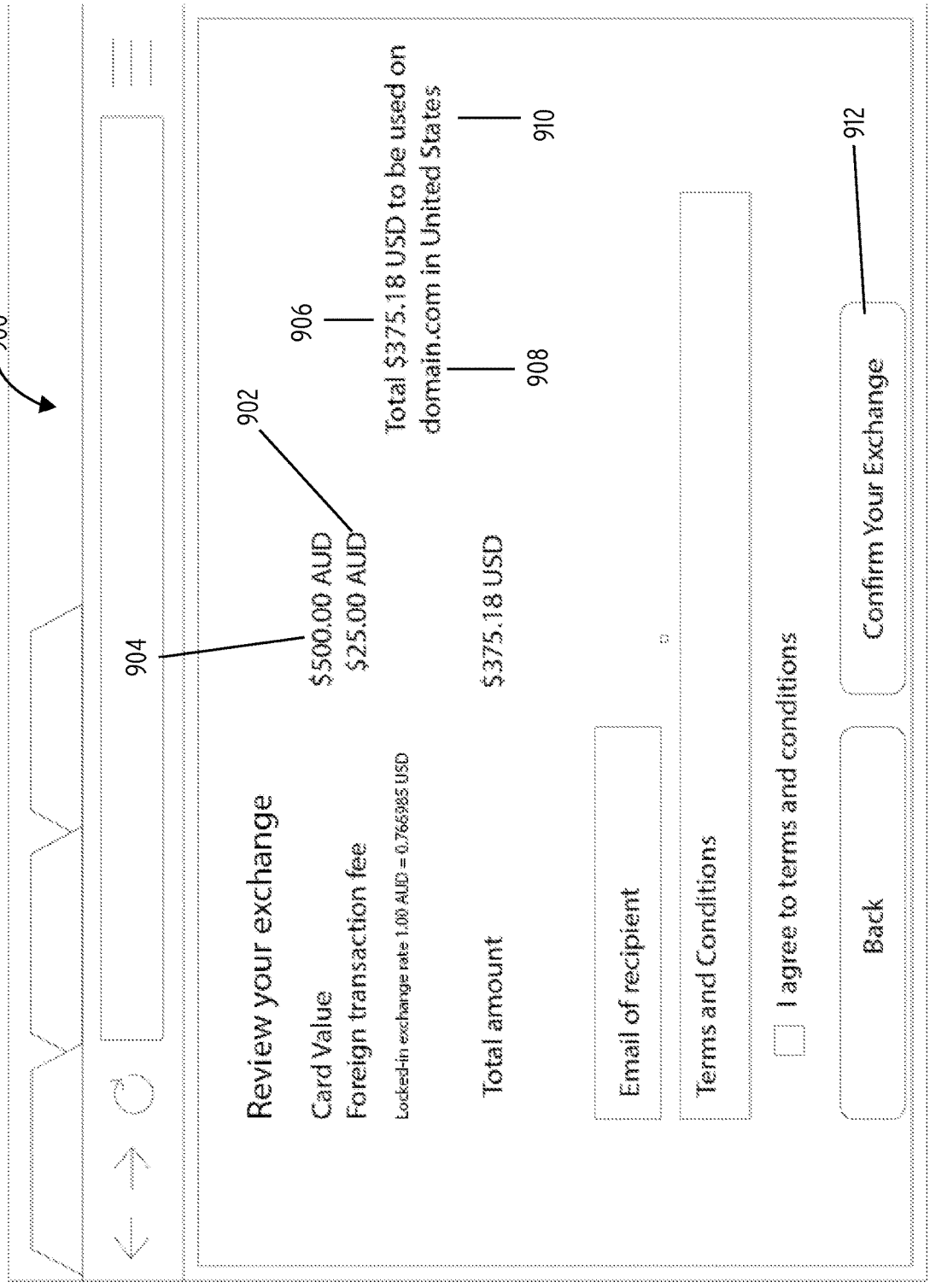
900
904
Review your exchange
Card Value
$500.00 AUD
902
Foreign transaction fee
$25.00 AUD
906
Locked-in exchange rate 1.00 AUD = 0.766985 USD
Total $375.18 USD to be used on domain.com in United States
Total amount
$375.18 USD
908
910
Email of recipient
Terms and Conditions
I agree to terms and conditions
Back
Confirm Your Exchange
912

FIG. 9

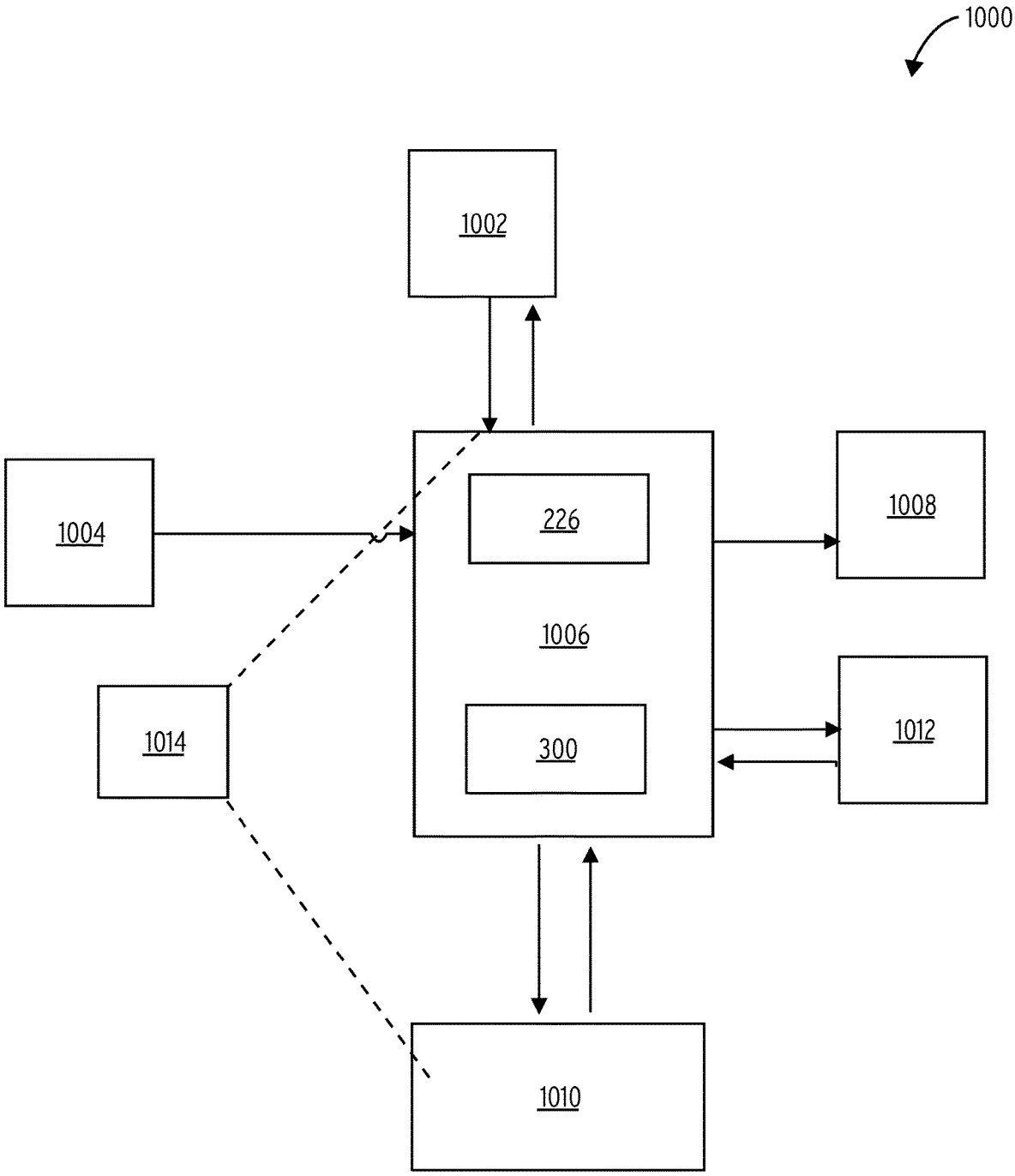

FIG. 10

SYSTEM AND METHOD FOR FACILITATING A PURCHASE TRANSACTION VIA A MERCHANT'S FOREIGN WEBSITE

CROSS-REFERENCE TO RELATED APPLICATIONS

This application is a continuation of, and claims priority to, U.S. patent application Ser. No. 15/440,190 filed on Feb. 23, 2017, which is a continuation application of and claims priority to U.S. Provisional Application No. 62/301,387, filed Feb. 29, 2016, entitled "Systems and Methods for Facilitating Foreign Online Transactions," which is hereby incorporated by reference for all purposes.

FIELD

The present invention generally relates to a processing and activation system providing consumers with the ability to purchase a stored value card, e.g., a gift card, a prepaid card, a loyalty card, a membership card, a ticket card, an entertainment card, a sports card, a prepaid communications card, and the like, of various affiliated or non-affiliated service providers with additional value added beyond the purchase price.

BACKGROUND

The market for stored value cards such as merchant gift cards continues to grow. The marketplace is currently filled with many types of stored value cards offered by numerous card issuers. Some of the cards are tailored to be redeemed from a single merchant while others may be redeemed by several merchants. Because the consumer has numerous choices in selecting a stored value card, such as a gift card, it is becoming increasingly difficult for card issuers to distinguish themselves in the marketplace from other issuers of stored value cards. Therefore, it would be desirable to have a method and system that provided card issuers and redeeming merchants a mechanism for distinguishing their card and/or store in order to encourage a consumer to purchase a stored value card from them or redeem a stored value card with them.

Consumer use of stored value cards typically involves a card vendor, a redeeming merchant, and a card issuer. In various embodiments, the card vendor, redeeming merchant and card issuer may be the same, different, or related entities. The point of sale where stored value cards are purchased and activated may be referred to as the card vendor or simply vendor. An entity that will accept a stored value card for business transactions, for example as tender for a purchase, may be referred to as a redeeming merchant. An entity that provides the financial backing and/or payment processing accessed via the stored value card may be referred to as the card issuer or simply issuer.

Typically, the issuer is identified on the stored value card and associates a unique issuer account code with each stored value card. Card issuers include direct issuers of cards such as store-branded cards, and in some embodiments the card vendor may also be the card issuer and/or the redeeming merchant. Card issuers also include banks, financial institutions, and transaction processors such as VISA, MasterCard, American Express, etc., and cards issued by such institutions may be readily accepted by a number of redeeming merchants to conduct transactions such as purchases. In some instances, the redeeming merchant may be identified

on the stored value card (for example, a retailer branded card such as Store X), and such cards may be sold at the same or different card vendor (e.g., card vendor is Store X or a different or unrelated Store Z). In such instances, the Store X branded stored value card may be issued by Store X, by Store Z, or by a third party such as bank or financial institution. Customers may be offered incentives to purchase and/or redeem a card (or cards) via value differentiation between the purchase and redemption values of said card (or cards).

BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWINGS

To easily identify the discussion of any particular element or act, the most significant digit or digits in a reference number refer to the figure number in which that element is first introduced.

FIG. **1** illustrates an embodiment of a stored value card transaction system **100**.

FIG. **2** illustrates an embodiment of a computer implemented system for facilitating a consumer's purchase transaction via a merchant's foreign website **200**.

FIG. **3** illustrates an embodiment of a process **300**.

FIG. **4** illustrates an embodiment of a process **400**.

FIG. **5** illustrates an embodiment of a process **500**.

FIG. **6** illustrates an embodiment of a user interface **600**.

FIG. **7** illustrates an embodiment of a user interface **700**.

FIG. **8** illustrates an embodiment of a user interface **800**.

FIG. **9** illustrates an embodiment of a user interface **900**.

FIG. **10** illustrates an embodiment of a digital apparatus **1000** to implement components and process steps of the system described herein.

DETAILED DESCRIPTION

"Stored value card" in this context refers to a transaction device that may be used to transact business with a party willing to accept the card, for example as tender for a purchase. Examples of such cards include gift cards, prepaid telephone cards, loyalty cards, membership cards, ticket cards, entertainment cards, sports cards, prepaid cards, and the like. Typically, such cards are wallet-sized and made of plastic. In various embodiments, the transaction card may be a type of card such as a gift or prepaid card that requires activation at a point of sale. For example, a stored value card may be purchased and activated at a point of sale by a consumer and subsequently used by the consumer or another (e.g., the recipient of the card as a gift) to transact business.

The ordering of steps in the various processes, data flows, and flowcharts presented are for illustration purposes and do not necessarily reflect the order that various steps must be performed. The steps may be rearranged in different orders in different embodiments to reflect the needs, desires and preferences of the entity implementing the systems. Furthermore, many steps may be performed simultaneously with other steps in some embodiments. Also, techniques, systems, subsystems and methods described and illustrated in the various embodiments as discrete or separate may be combined or integrated with other systems, modules, techniques, or methods without departing from the scope of the present disclosure. Other items shown or discussed as directly coupled or communicating with each other may be coupled through some interface or device, such that the items may no longer be considered directly coupled to each other but may still be indirectly coupled and in communication, whether electrically, mechanically, or otherwise with

one another. Other examples of changes, substitutions, and alterations are ascertainable by one skilled in the art and could be made without departing from the spirit and scope disclosed herein.

Described herein are embodiments of a stored value card transaction system that allows consumers to transform the value of a stored value card from one denomination to another. It will be apparent to those skilled in the art that modifications may be made without departing from the spirit and scope of the invention. The embodiments described are representative only, and are not intended to be limiting. Many variations, combinations, and modifications of the applications disclosed herein are possible and are within the scope of the invention. Accordingly, the scope of protection is not limited by the description set out above, but is defined by the claims which follow, that scope including all equivalents of the subject matter of the claims.

FIG. **1** illustrates an exemplary stored value card transaction system **100** in accordance with one embodiment of the present invention. In one embodiment, the stored value card transaction system comprises: (a) at least one point of sale component **108**; (b) a stored value card transaction computer **136**; (c) a datastore **110** containing stored value card identifiers, stored value card account information, value added award conditions (herein "value added award" is synonymous with "value added bonus," "value added bonus award," "value added award bonus," and "value differentiation"), and other information related to activating, redeeming, and managing stored value cards, and other information related to activating, redeeming, and managing stored value cards; (d) at least one individual card issuers' card issuer authorization system **132**; and (e) any other component included in the system by the stored-value card transaction computer administrator **114**.

In one embodiment, the stored value card transaction computer **136** comprises a value added determination component **122**, a POS interface POS interface **124**, a message modification component **116**, a reconciliation component **118**, a card issuer system interface **120**, and an authorization component **126**.

The POS Interface reconciliation component **118** provides a means for the stored value card transaction computer **136** to communicate with the point of sale component **108** via, for example, the Internet, a Public Switched Telephone Network (PSTN), or an independent dedicated network. Likewise, the stored value card transaction computer **136** may communicate with the card issuers' card issuer authorization system **132** via, for example, the Internet, a Public Switched Telephone Network (PSTN), or an independent dedicated network. Communications message **138**, message **140** between the POS interface **124** and the point of sale component **108** and communications message **142**, message **144** between the card issuer system interface **120** and the card issuers' authorization systems **160** may be encrypted for added security and/or may utilize a virtual private network (VPN).

A point of sale component **108** (typically located at a vendor and/or redeeming merchant), the card identifier on the stored value card is interpreted by a point of sale interpretation component **102** (e.g., a card reader). The point of sale interpretation component **102** can comprise a human, a bar code scanner, magnetic strip reader, optical character recognition device, or other device configured to interpret the data encoded in the card identifier on the stored value card.

Contemporaneously with the interpretation of the card identifier, a request for activation, deactivation, or redemption item **146** by a point of sale transaction component **104** is made. The point of sale transaction component **104** may comprise a human, an electronic input device, a register, a computer processing unit ("CPU"), or other means of requesting the activation or deactivation of the stored value card identifier interpreted by the point of sale interpretation component **102**. In some embodiments, the actions performed by the point of sale interpretation component **102** and the point of sale transaction component **104** may be performed by one component capable of performing both actions that would be performed by the individual components.

The point of sale interpretation component **102** and the point of sale transaction component **104** communicate with the point of sale processing component **106**. The point of sale processing component **106** can comprise a CPU or other type of processing device accepted for use in the industry. The point of sale interpretation component **102** communicates the card identifier to the point of sale processing component **106**. The point of sale transaction component **104** communicates the request for activation or deactivation of the card identifier interpreted by the point of sale interpretation component **102** to the point of sale processing component **106**. The point of sale processing component **106** communicates with the stored value card transaction computer **136** (e.g., transmits a message requesting card activation, deactivation or redemption).

In some embodiments, the actions performed by the point of sale interpretation component **102**, the point of sale transaction component **104**, and the point of sale processing component **106** may all be performed by one component (e.g., an integrated POS device such as a computerized register) capable of performing all the actions that would be performed by the individual components.

The point of sale processing component **106** is connectable to the stored value card transaction computer **136** via a suitable network, such as the Internet, the public switched telephone network (PSTN), or an independent dedicated network. Each point of sale processing component **106** has an associated identifier that may be transmitted to the stored value card transaction computer **136** during the course of connecting the point of sale processing component **106** to the stored value card transaction computer **136**. Each point of sale processing component **106** may include multiple point of sale transaction components point of sale interpretation component **102**, point of sale transaction component **104** corresponding to individual terminals each with its own terminal identification.

The stored value card transaction computer **136** is configured to: (a) form a secure connection with the card vendor (e.g., via the point of sale component **108**), the card issuers' card issuer authorization system **132**, and any other entities granted access **134** authorized to access the stored value card transaction computer **136** by the stored value card transaction computer administrator **114**; (b) to communicate with card issuers' authorization systems **160** to request and receive activation or deactivation of stored value cards as well as receive value added information for stored-value cards that are eligible for incentives; (c) to communicate with card issuers' authorization systems **160** to redeem all or a portion of the value, services, or products associated with the stored-value card; (d) generate and maintain a transaction log **128** of all activities performed; (e) generate and maintain an error log **130** of all activities unsuccessfully completed and reasons therefor; (f) communicate to the card vendor (e.g., via the point of sale component **108**) the activation or deactivation of the stored value card and any

information concomitant with the activation or deactivation of individual stored value card, i.e. the communication of PINs associated with activated stored value cards; and (g) communicate to the card vendor (e.g., via the point of sale component **108**) any reasons why requested transactions cannot not be completed.

The stored value card transaction computer **136** may comprise a singular processing unit (e.g., a centralized server or data center), a plurality of processing units (e.g., a distributed computing system with various components distributed and in communication with each other), or combinations thereof, with concomitant storage capabilities, each capable of or designated for: accessing the datastore **110**; creating a transaction log **128**; creating and maintaining an error log **130**; communicating with card vendors; communicating with the individual card issuers' authorization systems **160**; processing individual transaction card activation and or deactivation requests; processing stored value card redemption requests, processing value added functions to add additional cash value or add an electronic redemption coupon for a specific product(s) or service(s), processing redemption request for electronic redemption coupons for specific product(s) and/or service(s), and communicating with other entities granted access **134** capable of and authorized to communicate with the stored value card transaction computer **136**.

Datastore **110** maintains records of accounts associated with each stored value card indicating: (a) whether each individual card has been activated or deactivated, (b) whether the card has been redeemed, (c) records and details of each individual redemption request, (d) the amount remaining on the card, (e) conditions required for activation and redeeming the card, (f) identity of the card issuer, (f) value added bonus awards, (g) conditions for redeeming value added bonus awards, and (h) any combination thereof. The datastore may also maintain records of conditions required for granting a value added bonus award to a stored value card.

The stored value card transaction computer **136** is also configured to generate and maintain a transaction log **128** of all activity involving the stored value card transaction computer **136**. The transaction log may comprise a detailed summary of: (a) requested stored-value card activations; (b) requested stored-value card deactivations; (c) the monetary amount ascribed to card activations; (d) the monetary amount ascribed to card deactivations; (e) the value added amounts, products, or services ascribed card activations; (f) the value added amounts, products, or services ascribed to card deactivations; (g) the time the cards were activated; (h) the time the cards were deactivated; (i) the transaction or communication performed with the card issuer to activate the cards; (j) the transaction or communication performed with the card issuer to deactivate the cards; (k) the PIN communicated to the card vendor in response to a request to activate a card requiring the input of a PIN for use; (l) any other information the administrator **114** directs the stored value card transaction computer **136** to maintain as a log entry; and (m) any combination thereof.

The information contained in the transaction log **128** may be used to generate reconciliation reports, settlement reports, payment reports, audit reports, or other forms of information aggregation for the benefit of, use by, or for provision to, the stored value card transaction administrator **114**, the datastore administrator **112**, card vendors, card issuers, card issuers' authorization systems **160**, redeeming merchants, or other interested parties. For example, the transaction log **128** contains information about each transaction performed by stored value card transaction computer **136** and may be utilized by the reconciliation component **118** when reconciling accounts belonging to various vendors, merchants, card issuers and the stored value card transaction system administrator.

Oversight and maintenance of the stored value card transaction computer is performed by the stored value card transaction computer administrator **114**. Although not required, in an alternative embodiment, the stored value card transaction computer administrator **114** may also function as the datastore administrator **112**. The stored value card transaction computer **136** is configured to generate and maintain an error log of all transactions that were not completed and reasons therefor. In some embodiments, the error log is administered by the stored value card transaction computer administrator **114**.

As noted above, the stored value card transaction computer **136** may communicate with the datastore **110** and/or the card issuers' authorization systems **160** to determine whether the stored value card to be activated is eligible for a value added award. The stored value card transaction computer **136** may compare one or more of the card identification, the terminal identification, vendor identification, and the time and date of the activation request contained within the activation request to data contained in the datastore **110** to determine whether the stored value card to be activated is eligible for a value added award. For example, a particular card issuer may run a promotion to encourage customers to purchase its stored value card in which cards issued by that card issuer that are purchased within a specified period of time receive a $5 bonus added to the stored value card in addition to the purchase price for the card. Thus, a $25 gift card may be purchased for $25, but be authorized for $30. In another example, a vendor may run a promotion to encourage customers to purchase a stored value card, wherein stored value cards purchased within a specified period of time may be purchased for a price less than the value designated by the stored value card's markings and/or packaging. Thus, a customer could purchase a $25 gift card for some amount less than $25, e.g., $20. In either of the above examples, the value differentiators, e.g., bonus added to a redemption value of a stored value card and reduction of purchase price for a designated value of a stored value card, may be applicable to bundled stored value card packages and the value differentiators distributed amongst and/or across the cards, either equally or disproportionately.

Upon receipt of an activation or deactivation request for a stored-value card from the card vendor, the stored value card transaction computer stored value card transaction computer **136** accesses the datastore **110** of stored value card identifier data. The stored value card transaction computer stored value card transaction computer **136** processes the information contained in the datastore **110** and communicates message **142**, message **144** with the individual card issuers' authorization systems **160** to effectuate activation or deactivation of the transaction cards secured by the package as well as to effectuate the addition of a value added service, product, or cash value amount. The stored value card transaction computer's stored value card transaction computer **136** communication with the individual card issuers' authorization systems **160** may occur simultaneously or independently. The stored value card transaction computer stored value card transaction computer **136** is connectable to the individual card issuers' authorization systems as via a suitable network, such as the PSTN, the Internet, or an independent dedicated network. The stored value card transaction computer stored value card transaction computer **136** is

configured to receive communication message **144** from the card issuers' authorization systems **160** concerning the status of the activation or deactivation of individual transaction cards. The stored value card transaction computer stored value card transaction computer **136** is also configured to communicate to the card vendor **107** the status of a request for activation or deactivation of a stored-value card and to communicate any necessary PIN information required by activated stored value cards to the card vendor in order for the card purchaser to be apprised of that information for use of the purchased individual transaction card. As previously discussed, is connectable to the individual card issuers' authorization systems as via a suitable network, such as the PSTN, the Internet, or an independent dedicated network.

The stored value card transaction computer stored value card transaction computer **136** is also configured to communicate with other entities granted access **134** authorized to access the stored value card transaction system and specifically authorized to access the stored value card transaction computer stored value card transaction computer **136**. These other entities may comprise third party payment management systems, third party audit systems, card issuer affiliated entities, card vendor affiliated entities, redeeming merchants or redeeming merchant affiliated entities, financial institutions, such as banks and credit unions, or any other entity provided access by the stored value card transaction computer administrator **114**.

There may arise situations where an activation, deactivation, or redemption request is received by the stored value card transaction computer **136**, but the information in the datastore datastore **110** pertaining to the stored value card identifier received by stored value card transaction computer **136** precludes completion of the request. For example, a card may have been previously activated, returned to the point of sale for a refund, but not deactivated prior to reshelving. In that case, when a subsequent customer purchases that card, and an activation request is communicated to the stored value card transaction computer **136**, the datastore **110** file accessed by the stored value card transaction computer **136** will indicate that the card is already activated. In another example, the stored value card identifier received by the stored value card transaction computer **136** may have already been redeemed for the entire amount associated with the stored value card. In these and other similar situations, the stored value card transaction computer **136** will communicate a message to the card vendor that the transaction cannot be completed.

The value added determination component **122** uses information contained within the activation request or redemption request received from the point of sale component **108** as well as information contained in datastore **110** to determine whether the stored value card which the point of sale component **108** is attempted to have activated or redeemed is eligible for a value added award. The activation request from the point of sale component **108** may contain one or more of the following pieces of information: (a) stored value card identification, (b) point of sale terminal identification, (c) amount to be credited to an account associated with the stored value card, (d) the time of the activation request, (e) the date of the activation request, (f) identification of the card issuer for the stored value card, (g) identification of the activating vendor, (h) location of activating vendor, and (i) any combination thereof. The redemption request from the point of sale component **108** may contain one or more of the following pieces of information: (a) stored value card identification, (b) point of sale terminal identification, (c) amount to be debited from the account associated with the stored value card, (d) the time of the redemption request, (e) the date of the redemption request, (f) identification of the card issuer for the stored value card, (g) identification of the redeeming merchant, (h) location of the redeeming merchant, (i) identification of the product(s) and/or service(s) being purchased, (j) and any combination thereof. However, the information contained within the activation and redemption requests is not limited to the enumerated list but may other items in addition to the items enumerated or in place of the items enumerated above.

For an activation request, the value added determination component **122** compares the information received in the activation request to information in the datastore **110** to determine if any of the criteria for adding additional value to the stored value card or discounting the price of the stored value card to be activated are met. For example, the card issuer may have provided that stored value cards purchased during a certain period of time should receive an additional value added to the purchase amount. Alternatively, the card issuer may provide that stored value cards of a certain value or purchased during a specified time period be discounted such that the card selling vendor is only required to obtain an amount less than the face value of the card. For example, the face value of the stored value card may be $50, but the card issuer is running a promotion to encourage customers to purchase its cards by giving a $5 discount such that the purchase amount for the $50 card is only $45, but the card is activated for $50. Such a promotion may encourage a consumer to purchase the card issuer's card or encourage the consumer to purchase the card issuer's card rather than a competitor's card. Alternatively, the vendor selling the card could run a promotion in which cards purchased during a specified period of time receive an additional value added to the purchase amount of the stored value card. The vendor selling the card may not be related to the card issuer. However, by running such a promotion, the vendor selling stored value cards may encourage a consumer to purchase the stored value card from them rather than another vendor. The value added to the stored value card in excess of the purchase amount of the stored value card may be a monetary amount. For example, a $25 gift card purchased for $25 may be activated for $30-$25 purchase amount plus a $5 value added award. Thus, the gift card may be used to purchase items totaling $30 even though the consumer only paid $25 for the gift card. However, the value added to the card need not be a monetary amount, but could be an award of a specific product or service. For example, the value added could be an electronic coupon for a free product or service if the stored value card is redeemed for a specified product or service or is redeemed during a specified period of time or is redeemed with a specified merchant. Furthermore, the value added, whether it be a monetary amount or for a specific product or service, may have an expiration date that is different from the purchased amount of the stored value card. Also, the value added, may be tied to other specific redemption criteria that are different from the redemption criteria of the purchase amount of the stored value card. For example, the value added portion of the stored value card may be required to be redeemed at a specific location(s), specific merchant(s), a specific time(s), or credited toward the purchase of a specific product(s) or service(s) while the remaining portion of the stored value card may have no limitations on redemption or have different limitations on redemption.

For a redemption request, the value added determination component **122** compares the information received in the redemption request to information in the datastore **110** to

determine if any of the criteria for adding additional value to the stored value card to be redeemed are met. Depending on the type of value added award specified by the card issuer or redeeming merchant, the value added, if a monetary amount, could be subtracted from the redemption amount requested or, alternatively, could be added to the account associated with the stored value card to be redeemed at a later time during a separate transaction.

The message modification component **116** modifies the message **138** and message **144** to add value added information into the messages. For example, if it is determined by the value added determination component **122** that a stored value card to be activated is eligible for a value added bonus, the activation message **138** received from the point of sale component **108** is modified by the message modification component **116** to include the determined value added bonus and is then forwarded as message **142** to the appropriate card issuers' authorization system **160** for authorizing the activation request for the amount specified in the activation request plus the value added bonus. As another example, if it is determined that the stored value card is eligible to be purchased at a discount, the activation message **138** received from the point of sale component **108** is modified by the message modification component **116** (and forwarded as message **142**) to indicate to the appropriate card issuers' authorization system **160** that the stored value card to be activated will be activated for one amount, but that the customer will be charged a lesser amount reflecting the discount associated with the stored value card.

The message modification component **116** also modifies message **144** from the card issuers' authorization systems **160** intended for the point of sale component **108** to include any information regarding value added to the stored value card that may be printed on the receipt generated for the customer as well as information that may be presented to a cashier on a terminal (point of sale interpretation component **102** or point of sale transaction component **104**) that the cashier may communicate to the customer, and such modified messages are forwarded as message **140** to the point of sale component **108**.

The reconciliation component **118** reconciles the accounts of various card issuers, selling vendors, and/or redeeming merchants, to credit and debit appropriate merchants, vendors, the stored value card transaction system administrator, and card issuers with the value of various transactions to reflect which entities received value from which other entities. For example, if a vendor A sells a stored value card issued by card issuer B for a specified amount and receives payment from a customer, then an account associated with the stored value card is credited with the payment amount, the selling vendor receives a percentage (e.g., retains a percentage) of the purchase amount and/or a predetermined amount, the stored value card system administrator receives a percentage of the purchase amount and/or predetermined amount, and the card issuer receives the remainder. If a stored value card issued by card issuer Y is redeemed at merchant X to purchase items, then the amount redeemed is debited to the card issuer Y and credited to the merchant X, sometimes minus a transaction fee collected by the card issuer and/or a transaction fee collected by the stored value card transaction system administrator. Authorization component **126** is utilized when the stored value card transaction computer **136** is also the authorizing system such that the stored value card transaction computer **136** authorizes activation, deactivation, and redemption requests rather than transmitting the request to the card issuers' authorization systems **160** for authorization. When the authorization component **126** is utilized, the stored value card transaction computer **136** may transmit details of transactions to the card issuers' authorization systems rather than authorization requests. Also, in some embodiments, the card issuer, the authorizing system, and the transaction computer are part of the same entity and, in such an embodiment, there would be no a card issuers' authorization systems **160** or the card issuers' authorization systems **160** would be under common control with the other components of the stored value card transaction computer **136** (for example, a commonly owned and operated computing system, that may be centralized (e.g., part of a centralized data center) and/or distributed within a commonly owned or controlled system or network). Furthermore, it should be noted that although components associated with the stored value card transaction computer **136** (e.g., components POS interface **124**-authorization component **126**) are depicted as various components within a single data processing system for illustration and conceptual purposes, one or more of components POS interface **124**-authorization component **126** could be implemented on separate computers, systems, or servers in a distributed data processing environment.

FIG. **2** illustrates an embodiment of a computer implemented system for facilitating a consumer's purchase transaction via a merchant's foreign website **200**.

The user interface **206** may occur on a home computer, tablet, cell phone, laptop or other consumer device.

The computer implemented system for facilitating a consumer's purchase transaction via a merchant's foreign website **200** comprises a point of sale component **108**, a card issuers' card issuer authorization system **132**, a stored value card transformation computer **202**, a stored value card **204**, a user interface **206**, a computer **208**, a network **210**, an output denomination **212**, an input denomination **214**, an exchange computer **216**, an exchange datastore **218**, an expiration time **220**, a time-limited stored credit value **222**, a response **224**, an active stored credit **226**, a kiosk **228**, a devaluation request **230**, a hold signal **232**, a balance inquiry **234**, a value rate **236**, and an input credit **238**.

The user interface **206** may be configured to allow the user to input an input denomination **214**, output denomination **212** and stored value card **204**. The stored value card **204** may take the form of a number, barcode, or digital identifier to identify it to the card issuers' card issuer authorization system **132**. The user interface **206** collects the information and is triggered to send the input denomination **214**, stored value card **204**, and output denomination **212** over the network **210** to the stored value card transformation computer **202**. The user interface **206** may similarly be utilized through a network-enabled kiosk, POS machine, or automated teller machine. The network **210** may be, for example, the Internet, a Public Switched Telephone Network (PSTN), or an independent dedicated network. The stored value card transformation computer **202** sends a request to the exchange computer **216** for a value rate between the input denomination **214** and the output denomination **212**. The exchange computer **216** retrieves the value rate **236** from the exchange datastore **218** and transmits it to the stored value card transformation computer **202**.

The value rate is combined with an expiration time **220** to create a time-limited stored credit value **222**. The expiration time **220** may be pre-set, or may be retrieved or calculated from the exchange computer **216**. The time-limited stored credit value **222** may then be transformed into active stored credit **226** within the amount of time specified by the expiration time **220** used to generate the time-limited stored credit value **222**. The system may utilize the time-limitation

property of the time-limited stored credit value **222** to trigger an alert requiring additional action by the user or may invalidate the time-limited stored credit value **222**, requiring the re-generation of the time-limited stored credit value **222**. The stored value card transformation computer **202** may send a balance inquiry **234** to the card issuers' card issuer authorization system **132** to ensure proper funding to cover the amount of the time-limited stored credit value **222**, the stored value card transformation computer **202** may also send a hold signal **232** to prevent the funds from being used. The stored value card transformation computer **202** may then send a devaluation request **230** to the card issuers' card issuer authorization system **132**. The response **224** to the devaluation request **230** may trigger the stored value card transformation computer **202** to remove the time-limitation property from the time-limited stored credit value **222** and transform it into the active stored credit **226**. The active stored credit **226** may then be used, for example, through a point of sale component **108**, or via a website.

Referring to FIG. **3**, a process **200** comprises an input credit value from a stored value card, an input denomination and an output denomination, is received in a stored value card transformation computer, from a user interface (block **302**).

The input denomination and the output denomination is applied to an exchange computer to retrieve a value rate from an exchange datastore, the value rate is combined with an expiration time to generate a time-limited exchange multiplier (block **304**).

The time-limited exchange multiplier is applied to the input credit value to transform the input value amount into a time-limited stored credit value in the output denomination (block **306**).

A value balance of the stored value card is retrieved from the card issuer's authorization system (block **308**).

A hold signal is transmitted to the card issuer's authorization system (block **310**).

A devaluation request is transmitted to the card issuer's authorization system (block **312**).

A response is received from the card issue authorization system (block **314**).

The time-limited stored credit is transformed into active stored credit (block **316**).

A computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website may include receiving in a stored value card transformation computer, an input credit value from a stored value card, an input denomination and an output denomination, from a user interface. The input denomination and the output denomination may be applied to an exchange computer to retrieve a value rate from an exchange datastore, and then combine the value rate with an expiration time to generate a time-limited exchange multiplier. The time-limited exchange multiplier may be applied to the input credit value to transform the input value amount into a time-limited stored credit value in the output denomination. A value balance of the stored value card may then be retrieved from the card issuer's authorization system. The value balance may be retrieved by multiple parties, e.g., the party or parties performing the actions at blocks **306** and/or **310** of FIG. **3**, including a financial institution. A hold signal may be transmitted to the card issuer's authorization system, then a devaluation request may be transmitted to the card issuer's authorization system. A response may be received from the card issue authorization system, which may trigger the transformation of the time-limited stored credit into active stored credit. A target value of the active stored credit may be used to calculate the input credit value. The expiration of the time-limited stored credit value may trigger an alert on the user interface. The transformation of the input credit value into the time-limited stored credit value may generate a quote notification on the user interface. The user interface may be automatically populated with the stored value card's current balance as the input credit value. The input denomination May be automatically populated on the user interface based on a user's access location. The user interface may occur on a personal computer or mobile device, or on a point of sale terminal. The card issuer may be automatically identified from a list of issuers. The transformation of the time-limited stored credit may trigger a user notification to be generated on a user interface. A transaction fee may be added to the input credit value in the hold signal and devaluation request and excluded from the active stored credit. The user interface may be configured for the selection of a target country to automatically populate the output denomination. The user interface may be configured for the selection of an origin country to automatically populate the input denomination.

Referring to FIG. **4**, the process **400** comprises a stored value card is purchased at a local store (block **402**).

Load value of funds is held until conversion is performed (block **404**).

Consumer uses network site to receive quote of conversion to foreign currency (block **406**).

Network site queries network provider for balance and devalues card (block **408**).

Network activates new card based on forecasted rate in foreign denomination (block **410**).

Network pays company load value less commission for converted card (block **412**).

Referring to FIG. **5**, a process **500** comprises a stored value card is purchased by a consumer at a local store (block **502**).

Stored value card funds are held in consumer's local currency until conversion is performed (block **504**).

Consumer converts stored value card balance via website for gift card code in foreign currency (block **506**).

Active stored credit is generated based on exchange rate (block **508**).

FIG. **6** illustrates an embodiment of a user interface **600**.

The user interface **600** comprises an exchange multiplier **602**, an input denomination **604**, an input credit value **606**, and a time-limited stored credit **608**.

The input denomination **604** may be selected by the user, and the value of the input denomination **604** may be used with the input credit value **606** to configure the exchange computer **216** to retrieve an exchange multiplier **602** to generate a time-limited stored credit **608**.

FIG. **7** illustrates an embodiment of a user interface **700**.

The user interface **700** comprises a targeted country **702** and an origin country **704**. The origin country **704** may be used to automatically set the input denomination by selecting the national currency of the selected country. The targeted country **702** may be indicated and/or retailer may be selected and used to automatically select the national currency of the selected country as the output denomination.

FIG. **8** illustrates an embodiment of a user interface **800**.

The user interface **800** comprises an origin country **802**, an output denomination **804**, and a target value **806**.

The target value **806** may be used to configure the exchange computer **216** with the output denomination **804** and the origin country **802** to reverse-calculate the necessary input credit value to achieve the desired target value **806** as an active stored credit.

The FIG. **9** illustrates an embodiment of a user interface **900**.

The user interface **900** comprises a transaction fee **902**, an input credit value **904**, a time-limited stored credit **906**, a merchants foreign website **908**, a target country **910**, and an item **912**.

The system and method may generate alerts requiring confirmation by the user. The confirmation may need to be indicated by the user in order to process the transaction in the time limit indicated in the time-limited stored credit. The system and method may configure a user interface to display an input credit value **904**, with the transaction fee **902**. The interface may also display the time-limited stored credit **906**, merchants foreign website **908** and target country **910**.

FIG. **10** illustrates an embodiment of a digital apparatus **1000** to implement components and process steps of the system described herein.

Input devices **1004** comprise transducers that convert physical phenomenon into machine internal signals, typically electrical, optical or magnetic signals. Signals may also be wireless in the form of electromagnetic radiation in the radio frequency (RF) range but also potentially in the infrared or optical range. Examples of input devices **1004** are keyboards which respond to touch or physical pressure from an object or proximity of an object to a surface, mice which respond to motion through space or across a plane, microphones which convert vibrations in the medium (typically air) into device signals, scanners which convert optical patterns on two or three dimensional objects into device signals. The signals from the input devices **1004** are provided via various machine signal conductors (e.g., busses or network interfaces) and circuits to memory **1006**.

The memory **1006** is typically what is known as a first or second level memory device, providing for storage (via configuration of matter or states of matter) of signals received from the input devices **1004**, instructions and information for controlling operation of the CPU **1002**, and signals from storage devices **1010**.

The memory **1006** and/or the storage devices **1010** may store computer-executable instructions and thus forming logic **1014** that when applied to and executed by the CPU **1002** implement embodiments of the processes disclosed herein.

Information stored in the memory **1006** is typically directly accessible to the CPU **1002** of the device. Signals input to the device cause the reconfiguration of the internal material/energy state of the memory **1006**, creating in essence a new machine configuration, influencing the behavior of the digital apparatus **1000** by affecting the behavior of the CPU **1002** with control signals (instructions) and data provided in conjunction with the control signals.

Second or third level storage devices **1010** may provide a slower but higher capacity machine memory capability. Examples of storage devices **1010** are hard disks, optical disks, large capacity flash memories or other non-volatile memory technologies, and magnetic memories.

The CPU **1002** may cause the configuration of the memory **1006** to be altered by signals in storage devices **1010**. In other words, the CPU **1002** may cause data and instructions to be read from storage devices **1010** in the memory **1006** from which may then influence the operations of CPU **1002** as instructions and data signals, and from which it may also be provided to the output devices **1008**. The CPU **1002** may alter the content of the memory **1006** by signaling to a machine interface of memory **1006** to alter the internal configuration, and then converted signals to the storage devices **1010** to alter its material internal configuration. In other words, data and instructions may be backed up from memory **1006**, which is often volatile, to storage devices **1010**, which are often non-volatile.

Output devices **1008** are transducers which convert signals received from the memory **1006** into physical phenomenon such as vibrations in the air, or patterns of light on a machine display, or vibrations (i.e., haptic devices) or patterns of ink or other materials (i.e., printers and 3-D printers).

The network interface **1012** receives signals from the memory **1006** and converts them into electrical, optical, or wireless signals to other machines, typically via a machine network. The network interface **1012** also receives signals from the machine network and converts them into electrical, optical, or wireless signals to the memory **1006**.

What is claimed is:

1. A computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website performed by a stored value card transformation computer having a processor and a memory storing instructions which, when executed by the processor, causes the stored value card transformation computer to perform the method comprising:

receiving in the stored value card transformation computer, via an input device, wherein the input device converts physical phenomenon into machine internal signals, and wherein the input device comprises a keyboard, a mouse, a microphone, a scanner, or combinations thereof, an input credit value from a stored value card, an input denomination and an output denomination, from a user interface;

applying the input denomination and the output denomination to an exchange computer to retrieve a value rate from an exchange datastore, and combining the value rate with an expiration time to generate a time-limited exchange multiplier;

applying the time-limited exchange multiplier to the input credit value to transform the input credit value into time-limited stored credit in the output denomination;

retrieving a value balance of the stored value card from a card issuer's authorization system;

transmitting a devaluation request to the card issuer's authorization system;

receiving a response from the card issuer's authorization system; and

transforming the time-limited stored credit into active stored credit.

2. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website of claim **1**, wherein a target value of the active stored credit is used to calculate the input credit value.

3. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website of claim **1**, wherein expiration of the time-limited stored credit value triggers an alert on the user interface.

4. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website of claim **1**, wherein transforming the input credit value into the time-limited stored credit generates a quote notification on the user interface.

5. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website of claim **1**, wherein the user interface is automatically populated with the stored value card's current balance as the input credit value.

6. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign

website of claim **1**, wherein the input denomination is automatically populated on the user interface based on a user's access location.

7. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website of claim **1**, wherein the user interface occurs on a personal computer or mobile device.

8. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website of claim **1**, wherein the user interface occurs on a point of sale terminal.

9. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website of claim **1**, wherein the card issuer is automatically identified from a list of issuers.

10. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website of claim **1**, wherein the transformation of the time-limited stored credit triggers a user notification to be generated on a the user interface.

11. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website of claim **1**, further comprising transmitting a hold signal to the card issuer's authorization system, wherein a transaction fee is added to the input credit value in the hold signal and the devaluation request and excluded from the active stored credit.

12. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website of claim **1**, wherein the user interface may be configured for the selection of a target country to automatically populate the output denomination.

13. The computer implemented method for facilitating a consumer's purchase transaction via a merchant's foreign website of claim **1**, wherein the user interface may be configured for the selection of an origin country to automatically populate the input denomination.

14. A computing apparatus for facilitating a consumer's purchase transaction via a merchant's foreign website, the computing apparatus comprising:

an input device, wherein the input device converts physical phenomenon into machine internal signals, and wherein the input device comprises a keyboard, a mouse, a microphone, a scanner, or combinations thereof;

a processor; and

a memory storing instructions that, when executed by the processor, configure the apparatus to:

receive in a stored value card transformation computer, an input credit value from a stored value card, an input denomination and an output denomination, from a user interface;

apply the input denomination and the output denomination to an exchange computer to retrieve a value rate from an exchange datastore, and combining the value rate with an expiration time to generate a time-limited exchange multiplier;

apply the time-limited exchange multiplier to the input credit value to transform the input credit value into time-limited stored credit in the output denomination;

retrieve a value balance of the stored value card from a card issuer's authorization system;

transmit a devaluation request to the card issuer's authorization system;

receive a response from the card issuer's authorization system; and

transform the time-limited stored credit into active stored credit.

15. The computing apparatus of claim **14**, wherein a target value of the active stored credit is used to calculate the input credit value.

16. The computing apparatus of claim **14**, wherein expiration of the time-limited stored credit triggers an alert on the user interface.

17. The computing apparatus of claim **14**, wherein transforming the input credit value into the time-limited stored credit generates a quote notification on the user interface.

18. The computing apparatus of claim **14**, wherein the user interface is automatically populated with the stored value card's current balance as the input credit value.

19. The computing apparatus of claim **14**, wherein the user interface is automatically populated with the input denomination of the stored value card based on the user's access location.

20. The computing apparatus of claim **14**, wherein the user interface occurs on a personal computer or mobile device.

21. The computing apparatus of claim **14**, wherein the user interface occurs on a point-of-sale terminal.

22. The computing apparatus of claim **14**, wherein the card issuer is automatically identified from a list of issuers.

23. The computing apparatus of claim **14**, wherein the transformation of the time-limited stored credit triggers a user notification to be generated on the user interface.

24. The computing apparatus of claim **14**, wherein the apparatus further transmits a hold signal to the card issuer's authorization system, wherein a transaction fee is added to the input credit value in the hold signal, and wherein the devaluation request and excluded from the active stored credit.

25. The computing apparatus of claim **14**, wherein the user interface may be configured for the selection of a target country to automatically populate the output denomination.

26. The computing apparatus of claim **14**, wherein the user interface may be configured for the selection of an origin country to automatically populate the input denomination.

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